in the States of Gujarat and Maharashtra was as under:

(Rs. crores)

Name of the State	Non-SSI Sick Units		SSI Sick Units	
	No. of units	Amount O/s*	No. of units	Amount O/s*
MARCH 1991				
Gujarat	154	584.22	6240	211.14
Maharashtra	301	1342.05	20332	561.86
MARCH 1992				
Gujarat	155	651 01	6581	221.01
Maharashtra	301	1521.08	20153	603.10
SEPTEMBER 1992 (latest available)				
Gujarat	159	618.20	6391	228.16
Maharashtra	306	1589.04	19935	632.78

*Outstanding

(c) and (d) Proposals received in the Government from sick industrial units normally relate to grant of reliefs/concessions and additional financial assistance from banks/financial institutions. In this connection, RBI has issued detailed guidelines to banks regarding formulation and implementation of rehabilitation packages in respect of sick SSI units considered potentially viable. Rehabilitation packages inter-alia provide for funding of existing dues of banks and financial institutions with extended period of repayment thereof in a phased manner; interest concessions, grant of fresh term loans as also fresh working capital facilities. RBI has also advised banks to process such cases expeditiously. Cases of sick industrial units brought to the notice of Government are taken up with the concerned bank/financial institution for necessary action.

As regards non-SSI sick units, it may be added that sick industrial companies are required, under the provisions of Sick Industrial Companies (Special Provisions) Act, 1985 (SICA), to be referred to the Board for Industrial and Financial Reconstruction (BIFR) for determination of remedial and other measures which need to be taken in respect of such companies. Where a scheme for rehabilitation of a company is sanctioned BIFR; public sector banks/financial institutions provide facilities in terms of the sanctioned scheme.

Discrimination in providing loan to farmers and industries

*36. SHRI BHUPINDER SINGH MANN: Will the Minister of FINANCE be pleased to state:

(a) whether the loan/subsidy given to the farmers is far less than the amount sanctioned as loan/advance, to industries based on agriculture;

(b) if so, the details in this regard; and

(c) whether this discrimination will be done away with and both sectors will be treated at par in procuring loan/finance?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M· V· CHANDRASEKHAR MURTHY): (a) to (c) Banks give loans/advances to farmers and to agro-based industries and industries based on agriculture Loans/advances given to beneficiaries under the various Government sponsored schemes, such as, Integrated Rural Development Programme (IRDP) and Prime Minister's Rozgar Yojana (PMRY) carry an element of subsidy as per the norms under the Schemes.

Agricultural loans given to farmers are mostly crop loans and investment loans. Crop loans are granted by banks based on the scale of finance as finalised by the technical committee constituted for each State/ District which takes into account the changes in the prices, level of inputs total cost of cultivation, gross yield, repaying capacity of the borrowers, etc. In the case of investment credit, the unit cost for various purposes, the number of units that constitute economic size etc, are indicated by the National Bank for Agriculture and Rural Development (NABARD)· The banks follow these norms to ensure that the credit needs of the borrowers are adequately met.

As far as loans/advances to agro-based industries and industries based on agriculture are concerned, they are appraised and sanctioned by banks keeping in view the total cost of investment, technical feasibility, financial viability, etc. Since the loans/advances to farmers are sanctioned based on the norms laid down, there is no discrimination involved in meeting their credit needs.

Export of handicrafts and handloom products from Gujarat

*37· SHRI V· RAJAN CHELLAPPA: Will the Minister of TEXTILES be pleased to state:

(a) whether Government have drawn up any scheme for the development and export of handicrafts and handloom products from Gujarat;

(b) if so, the details thereof; and

(c) the funds sanctioned/released during the Eighth Plan period for the purpose?

THE MINISTER OF TEXTILES (SHRI G. VENKAT SWAMY): (a) and (b) The Schemes being implemented for the development and promotion of the handicrafts and handloom products in the country including those from the State of Gujarat, include: training, design and technical development, quality dying units, market development support, assistance for exhibitions, publicity and setting up of craft/handloom development centres, revival of languishing crafts, project package scheme, provision for margin money to destitute weavers integrated handloom village development programme, workshed-cum-housing scheme specialized training under the scheme for Training of Rural Youth for self employment (TRYSEM) and setting up of 1000 Common Facilities Centres under the motion Council (HEPC):—

The following steps are taken to boost exports of handicrafts and handloom products from the country including those from the State of Gujarat through Export Promotion Council for Handicrafts (EPCH), Carpet Export Promotion Council (CEPC) and Handloom Export Promotion Council HEPC):—

(i) organising buyer-seller meets;

(ii) sponsoring of sales-com-study team abroad;

(iii) Participation in international fairs and exhibitions;

(iv) overseas publicity and publication of catalogues;